
State:	Arkansas	Filing Company:	USable Life
TOI/Sub-TOI:	H16G Group Health - Major Medical/H16G.001C Any Size Group - Other		
Product Name:	Group Health Policy Amendments - September 2012		
Project Name/Number:	GRP- Group/AR000960100016		

Filing at a Glance

Company:	USable Life
Product Name:	Group Health Policy Amendments - September 2012
State:	Arkansas
TOI:	H16G Group Health - Major Medical
Sub-TOI:	H16G.001C Any Size Group - Other
Filing Type:	Form
Date Submitted:	10/02/2012
SERFF Tr Num:	LSVX-G128710828
SERFF Status:	Closed-Approved-Closed
State Tr Num:	
State Status:	Approved-Closed
Co Tr Num:	AR000960100016
Implementation	10/02/2012
Date Requested:	
Author(s):	SPI Life and Specialty Ventures
Reviewer(s):	Rosalind Minor (primary)
Disposition Date:	10/02/2012
Disposition Status:	Approved-Closed
Implementation Date:	
State Filing Description:	

State: Arkansas **Filing Company:** US Able Life
TOI/Sub-TOI: H16G Group Health - Major Medical/H16G.001C Any Size Group - Other
Product Name: Group Health Policy Amendments - September 2012
Project Name/Number: GRP- Group/AR000960100016

General Information

Project Name: GRP- Group
Project Number: AR000960100016
Requested Filing Mode: Review & Approval
Explanation for Combination/Other:
Submission Type: New Submission
Group Market Type: Employer, Employer, Employer
Filing Status Changed: 10/02/2012
State Status Changed: 10/02/2012
Created By: SPI Life and Specialty Ventures
Corresponding Filing Tracking Number:

Status of Filing in Domicile:
Date Approved in Domicile:
Domicile Status Comments:
Market Type: Group
Group Market Size: Small and Large
Overall Rate Impact:

Deemer Date:
Submitted By: SPI Life and Specialty Ventures

PPACA: Not PPACA-Related

PPACA Notes: null

Filing Description:

Attached please find form 42-64 9/12 for your review and approval if indicated.

This is an early termination notice that will be used with the Conversion Policy that will be placed on all newly issued policies to alert the member that this policy may terminate on 12/31/2013, if appropriate.

Also enclosed is a Flesch Reading Ease score certification signed by an officer of the company as required by Arkansas Code Annotated §23-80-206(d). Please also note, we have scored the amendments as part of the benefit certificates with which they will be used as provided by Arkansas Code Annotated §23-80-206(e).

By way of this letter, I certify that the submission meets the provisions of Arkansas Insurance Department Rule & Regulation 19.

I certify that the Life and Health Guaranty Association Notices required by Arkansas Insurance Department Rule & Regulation 49 are incorporated in the benefit certificates to which these amendments will be attached.

I further certify that the consumer information notice required by Arkansas Code Annotated §23-79-138 is incorporated in the benefit certificates to which these amendments are attached.

Please feel free to contact Evelyn Laney at 378-2165 with any questions you may have.

Company and Contact

Filing Contact Information

Rob Wittenburg, Compliance Supervisor rwittenburg@usablelife.com
PO Box 1650 501-212-8877 [Phone] 8877 [Ext]
Little Rock, AR 72203-1650 501-235-8484 [FAX]

State: Arkansas **Filing Company:** USAbLe Life
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Product Name: Group Health Policy Amendments - September 2012
Project Name/Number: GRP- Group/AR000960100016

Filing Company Information

USAbLe Life	CoCode: 94358	State of Domicile: Arkansas
PO Box 1650	Group Code: 876	Company Type: Life & Health
Little Rock, AR 72203-1650	Group Name: Life and Speciality	State ID Number:
(501) 375-7200 ext. [Phone]	Ventures (LSV)	
	FEIN Number: 71-0505232	

Filing Fees

Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? No
Fee Explanation:
Per Company: No

Company	Amount	Date Processed	Transaction #
USAbLe Life	\$50.00	10/02/2012	63324007

SERFF Tracking #:	LSVX-G128710828	State Tracking #:		Company Tracking #:	AR000960100016
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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Rosalind Minor	10/02/2012	10/02/2012

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Disposition

Disposition Date: 10/02/2012
Implementation Date:
Status: Approved-Closed
HHS Status: HHS Approved
State Review: Reviewed-No Actuary
Comment:

Rate data does NOT apply to filing.

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification	Approved-Closed	Yes
Supporting Document	Application	Approved-Closed	Yes
Supporting Document	PPACA Uniform Compliance Summary	Approved-Closed	Yes
Form	Amendment	Approved-Closed	Yes

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Form Schedule

Lead Form Number: 42-64 9/12							
Item No.	Schedule Item Status	Form Number	Form Type	Form Name	Action/ Action Specific Data	Readability Score	Attachments
1	Approved-Closed 10/02/2012	42-64 9/12	CERA	Amendment	Initial:	40.100	42-64 9-12USable AR-LB (40-09).PDF

Form Type Legend:

ADV	Advertising	AEF	Application/Enrollment Form
CER	Certificate	CERA	Certificate Amendment, Insert Page, Endorsement or Rider
DDP	Data/Declaration Pages	FND	Funding Agreement (Annuity, Individual and Group)
MTX	Matrix	NOC	Notice of Coverage
OTH	Other	OUT	Outline of Coverage
PJK	Policy Jacket	POL	Policy/Contract/Fraternal Certificate
POLA	Policy/Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	SCH	Schedule Pages



**AMENDMENT TO THE
USABLE LIFE
GROUP HEALTH POLICIES**

**AMENDMENT NO. 42-64
Form No. 41-09**

OUTLINE OF COVERAGE, "Renewable, Subject to Conditions" is hereby amended by adding the following:

EARLY TERMINATION NOTICE: The Company will terminate this policy and other policies of the same form at midnight Central Time on the day before the provisions of Title I Subtitles C and D of the Patient Protection and Affordable Care Act, Public Law No. 111-148, as amended by the Health Care and Education Reconciliation Act of 2010, Public Law No. 111-152 ("PPACA") become effective; the effective date is January 1, 2014. If and when this policy is terminated in accordance with this provision, you will be offered the opportunity to select a replacement policy among policies being offered by the Company that comply with the provisions of PPACA at a premium for such policy determined without regard to your claims experience or health status.

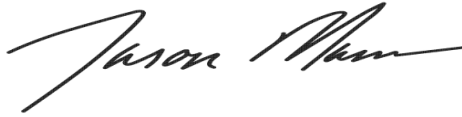
However, the Company will not terminate this policy and other policies of the same form if (1) the appropriate regulatory authorities certify that the benefits provided by such policies, the underwriting methodology applied to such policies, the premium rating methodology for such policies and all other aspects of such policies comply with PPACA, (2) the appropriate regulatory authorities certify that such policies are exempted from PPACA, or (3) PPACA or other federal or state statutes that would require changing the benefits provided by the policies, the underwriting methodology applied to the policies, the rating methodology applicable to the policies or any other aspect of the policies do not become effective.

ELIGIBILITY STANDARDS, Term, Renewal and Termination of the Policy, is hereby amended by adding the following new Subsection which reads as follows:

EARLY TERMINATION NOTICE: The Company will terminate this policy and other policies of the same form at midnight Central Time on the day before the provisions of Title I Subtitles C and D of the Patient Protection and Affordable Care Act, Public Law No. 111-148, as amended by the Health Care and Education Reconciliation Act of 2010, Public Law No. 111-152 ("PPACA") become effective; the effective date is January 1, 2014. If and when this policy is terminated in accordance with this provision, you will be offered the opportunity to select a replacement policy among policies being offered by the Company that comply with the provisions of PPACA at a premium for such policy determined without regard to your claims experience or health status.

However, the Company will not terminate this policy and other policies of the same form if (1) the appropriate regulatory authorities certify that the benefits provided by such policies, the underwriting methodology applied to such policies, the premium rating methodology for such policies and all other aspects of such policies comply with PPACA, (2) the appropriate regulatory authorities certify that such policies are exempted from PPACA, or (3) PPACA or other federal or state statutes that would require changing the benefits provided by the policies, the underwriting methodology applied to the policies, the rating methodology applicable to the policies or any other aspect of the policies do not become effective.

This Amendment becomes a part of the USAbLe Life Group Policy. All other provisions of the Policy remain in full force and effect.

A handwritten signature in black ink, appearing to read "Jason Mann", is positioned above a horizontal line.

Jason Mann, President

USAbLe Life
Group Health Division
[PO Box 1151, 400 West Capitol, Suite 1500
Little Rock, Arkansas 72203]

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Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	Flesch Certification	Approved-Closed	10/02/2012
Comments:			
Attachment(s):			
Let_ 42-64 9-12LB.PDF			

		Item Status:	Status Date:
Bypassed - Item:	Application	Approved-Closed	10/02/2012
Bypass Reason:	Not a policy filing.		
Comments:			

		Item Status:	Status Date:
Bypassed - Item:	PPACA Uniform Compliance Summary	Approved-Closed	10/02/2012
Bypass Reason:	Not PPACA related.		
Comments:			

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